Case 18-07306 Doc 1 Filed 03/14/18 Entered 03/14/18 07:40:01 Desc Main Document Page 1 of 44

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	your pictu exar licer Brin- iden	e the name that is on a government-issued ure identification (for mple, your driver's use or passport). g your picture tification to your ting with the trustee.	Antonio First name Del Mundo Middle name Henson Last name and Suffix (Sr., Jr., II, III)	First name Middle name Last name and Suffix (Sr., Jr., II, III)
2.	use Inclu	other names you have d in the last 8 years ude your married or den names.		
3.	you num Indi	y the last 4 digits of r Social Security aber or federal vidual Taxpayer utification number	xxx-xx-7830	

Case 18-07306 Doc 1 Filed 03/14/18 Entered 03/14/18 07:40:01 Desc Main Document Page 2 of 44

Case number (if known)

Debtor 1 Antonio Del Mundo Henson

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Any business names and **Employer Identification** Numbers (EIN) you have I have not used any business name or EINs. ☐ I have not used any business name or EINs. used in the last 8 years Include trade names and Business name(s) Business name(s) doing business as names EINs EINs Where you live If Debtor 2 lives at a different address: 1000 Waukegan Rd. #204A Northbrook, IL 60062 Number, Street, City, State & ZIP Code Number, Street, City, State & ZIP Code Cook County County If your mailing address is different from the one If Debtor 2's mailing address is different from yours, fill it above, fill it in here. Note that the court will send any in here. Note that the court will send any notices to this notices to you at this mailing address. mailing address. Number, P.O. Box, Street, City, State & ZIP Code Number, P.O. Box, Street, City, State & ZIP Code Why you are choosing Check one: Check one: this district to file for bankruptcy Over the last 180 days before filing this petition, I Over the last 180 days before filing this petition, have lived in this district longer than in any other I have lived in this district longer than in any district. other district. I have another reason. I have another reason. Explain. (See 28 U.S.C. § 1408.) Explain. (See 28 U.S.C. § 1408.)

Entered 03/14/18 07:40:01 Page 3 of 44 Case 18-07306 Doc 1 Filed 03/14/18 Desc Main Document

Debtor 1 Antonio Del Mundo Henson

Case number (if known)

Par	Tell the Court About	Your E	Bankruptcy Ca	ise				
7.	The chapter of the Bankruptcy Code you are				of each, see <i>Notice Required by</i> page 1 and check the appropriate	11 U.S.C. § 342(b) for Individuals Filing e box.	for Bankruptcy	
	choosing to file under	Chapter 7						
			Chapter 11					
		_	hapter 12					
			hapter 13					
8.	How you will pay the fee		about how yo	ou may pay. Typi attorney is subn	cally, if you are paying the fee yo	with the clerk's office in your local cou urself, you may pay with cash, cashier's alf, your attorney may pay with a credit of	s check, or money	
						n, sign and attach the Application for In	dividuals to Pay	
			Ū		s (Official Form 103A). i ved (You may request this option	only if you are filing for Chapter 7. By	aw. a judge may.	
		_	but is not req applies to you	uired to, waive y ur family size an	our fee, and may do so only if you d you are unable to pay the fee in	ur income is less than 150% of the offic installments). If you choose this option ial Form 103B) and file it with your petit	ial poverty line that , you must fill out	
9.	Have you filed for bankruptcy within the last 8 years?	■ N						
			District		When	Case number		
			District		When	0		
			District		When	Case number		
10.	Are any bankruptcy cases pending or being	■ N	0					
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	□ Ye	es.					
			Debtor			Relationship to you		
			District		When	Case number, if known		
			Debtor			Relationship to you		
			District		When	Case number, if known		
11.	Do you rent your	□ N	o. Go to I	ine 12.				
	residence?	■ Ye	es. Has yo	our landlord obta	ined an eviction judgment against	you?		
				No. Go to line 1	12.			
				Yes. Fill out <i>Init</i> bankruptcy peti		ludgment Against You (Form 101A) and	I file it with this	

Case 18-07306 Doc 1 Filed 03/14/18 Entered 03/14/18 07:40:01 Desc Main Page 4 of 44

Case number (if known)

Document Debtor 1 Antonio Del Mundo Henson

ar	Report About Any Bu	ısinesses	You Owr	n as a Sole Propriet	or			
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.				
		☐ Yes.	☐ Yes. Name and location of business					
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name of business, if any					
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	per, Street, City, Stat	e & ZIP Code			
	it to this petition.		Chec	Check the appropriate box to describe your business:				
	•				ness (as defined in 11 U.S.C. § 101(27A))			
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))			
				-	efined in 11 U.S.C. § 101(53A))			
				`	r (as defined in 11 U.S.C. § 101(6))			
				None of the above				
	Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	operation	re filing under Chapter 11, the court must know whether you are a small business debtor so that it can set approses. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statemens, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the process. C. 1116(1)(B). I am not filing under Chapter 11. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankr Code. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy					
ar	t 4: Report if You Own or	Have Any	/ Hazardo	ous Property or An	y Property That Needs Immediate Attention			
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety?	■ No. □ Yes.	What is	the hazard?				
į	Or do you own any property that needs immediate attention?			diate attention is why is it needed?				
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	s the property?				
					Number, Street, City, State & Zip Code			

Case 18-07306 Doc 1 Filed 03/14/18 Entered 03/14/18 07:40:01 Desc Main Document Page 5 of 44

Debtor 1 Antonio Del Mundo Henson

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 18-07306 Doc 1 Filed 03/14/18 Entered 03/14/18 07:40:01 Desc Main

Document Page 6 of 44 Case number (if known) Debtor 1 **Antonio Del Mundo Henson** Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ☐ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ■ No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Antonio Del Mundo Henson Signature of Debtor 2 Antonio Del Mundo Henson

Executed on

MM / DD / YYYY

Signature of Debtor 1

Executed on March 14, 2018

MM / DD / YYYY

Case 18-07306 Doc 1 Filed 03/14/18 Entered 03/14/18 07:40:01 Desc Main Document Page 7 of 44

Debtor 1 Antonio Del Mundo Henson

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Paolo P. Rivera	Date	March 14, 2018
Signature of Attorney for Debtor		MM / DD / YYYY
Paolo P. Rivera		
Printed name		
Paolo P. Rivera, PC		
Firm name		
3500 W. Peterson Ave.		
Suite 405		
Chicago, IL 60659		
Number, Street, City, State & ZIP Code		
Contact phone 7734637102	Email address	privera02@yahoo.com
6276244 IL		
Bar number & State		

Case 18-07306 Doc 1 Filed 03/14/18 Entered 03/14/18 07:40:01 Desc Main

		Docume	ent Page 8 of 44	4	
Fill in this inforr	mation to identify your	case:			
Debtor 1	Antonio Del Mune	do Henson			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number _					
(if known)					Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your as	ssets f what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	5,531.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	5,531.00
Pai	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	16,033.41
	Your total liabilities	\$	16,033.41
Pai	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	1,529.88
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,705.00
Pai	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	r other sch	nedules.
7.	■ Yes What kind of debt do you have?		

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Filed 03/14/18 Entered 03/14/18 07:40:01 Desc Main Case 18-07306 Doc 1 Document

Debtor 1 Antonio Del Mundo Henson

Page 9 of 44
Case number (if known)

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

772.41

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total clai	m
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

Case 18-07306 Doc 1 Filed 03/14/18 Entered 03/14/18 07:40:01 Desc Main

				Document	Page 10 of 44			
Fill in	this infor	mation to identify your	case and th	is filing:				
Debto	r 1	Antonio Del Mun	do Henson	1				
		First Name		e Name	Last Name			
Debto								
(Spouse	e, if filing)	First Name	Middle	Name	Last Name			
United	States Ba	ankruptcy Court for the:	NORTHER	N DISTRICT OF IL	LINOIS			
_								
Case	number							Check if this is an
								amended filing
Offic	cial Fo	orm 106A/B						
Sok	odul	lo A/R: Prop	ortv					40/45
		le A/B: Prop						12/15
hink it nforma	fits best. I	Be as complete and accura re space is needed, attach	ate as possibl	e. If two married peo	If an asset fits in more than o ople are filing together, both a the top of any additional pag	re equally responsible for	r supplyi	ng correct
Part 1:	Describe	e Each Residence, Building	g, Land, or Otl	ner Real Estate You	Own or Have an Interest In			
Do :	011 0445 05	have any legal or oquitable	e interest in a	ny residence buildi	ing, land, or similar property?			
. Бо у	ou own or	nave any legal of equitable	e iliterest ili a	ny residence, buildi	ing, land, or similar property:			
■ N	o. Go to Pa	art 2.						
ΠY	es. Where	is the property?						
Part 2:	Describe	Your Vehicles						
B. Cars	lo	rucks, tractors, sport u	tility venicle	s, motorcycles				
		Chevrolet				Do not deduct secure	d claims o	or exemptions Put
3.1	Make:	Silverado		•	1 the property? Check one	the amount of any sec	cured clai	ms on Schedule D:
	Model:			Debtor 1 only		Creditors Who Have	Jiaims Se	ecurea by Property.
	Year:	2006 ate mileage: 168		Debtor 2 only	- O h ·	Current value of the entire property?		rrent value of the tion you own?
	Other infor			Debtor 1 and Debtor At least one of the d	•	entire property?	poi	tion you own?
Γ		paid in full		At least one of the d	ebiois and another			
		para iii raii		Check if this is con	nmunity property	\$4,711.00	0	\$4,711.00
				(see instructions)				
Exal N Y Add pag Part 3:	mples: Boa lo es d the doll ges you h	ats, trailers, motors, pers	onal watercra you own for . Write that r	aft, fishing vessels, all of your entries	ehicles, other vehicles, and, snowmobiles, motorcycle a s from Part 2, including an lowing items?	ccessories y entries for		\$4,711.00
		oods and furnishings					Do no	on you own? of deduct secured sor exemptions.

Examples: Major appliances, furniture, linens, china, kitchenware

□ No

Official Form 106A/B Schedule A/B: Property

Debtor 1 Antonio Del Mundo Henson Document Page 11 of 44 Case 18-07306 Doc 1 Filed 03/14/18 Efficied 03/14/18 07.2 Document Page 11 of 44 Case number	
■ Yes. Describe	
Sofa, Tables, Chairs, Bed, Kitchenware, etc.	\$400.00
 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners including cell phones, cameras, media players, games □ No ■ Yes. Describe 	s; music collections; electronic devices
Television, Radio, Cell Phone, etc.	\$100.00
 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; statement of the collections, memorabilia, collectibles ■ No □ Yes. Describe 	amp, coin, or baseball card collections;
 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis musical instruments ■ No □ Yes. Describe 	s; canoes and kayaks; carpentry tools;
 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ■ No □ Yes. Describe 	
 11. Clothes	
Used Clothes	\$100.00
 12. Jewelry	s, gems, gold, silver
■ No □ Yes. Describe	
 14. Any other personal and household items you did not already list, including any health aids you did in No ☐ Yes. Give specific information 	not list
15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have atta for Part 3. Write that number here	\$600.00
Part 4: Describe Your Financial Assets	
Do you own or have any legal or equitable interest in any of the following?	Current value of the portion you own? Do not deduct secured

Official Form 106A/B Schedule A/B: Property page 2

claims or exemptions.

Document Page 12 of 44 Debtor 1 Case number (if known) **Antonio Del Mundo Henson** 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition \$20.00 Cash 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: ■ Yes..... First Bank and Trust \$200.00 17.1. Checking 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ☐ Yes. List each account separately. Institution name: Type of account: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No ☐ Yes. Give specific information about them...

Official Form 106A/B

Case 18-07306

Doc 1

Filed 03/14/18

Entered 03/14/18 07:40:01

Desc Main

Debt	or 1	Case 18-073 Antonio Del Mu		Doc 1	Filed 03/14/18 Document	Entered 03/14/18 07:40:01 Page 13 of 44 Case number (if known)	Desc Main
		7.11.01110 201 1110	1.00				
	Examp No	es, franchises, and les: Building permits Give specific informa	, exclu	sive licenses		n holdings, liquor licenses, professional licens	ees
Mon	ev or r	property owed to yo	ou?				Current value of the
	-, ,	,					portion you own? Do not deduct secured claims or exemptions.
	No	unds owed to you Give specific informa	ation at	pout them, inc	cluding whether you alre	eady filed the returns and the tax years	
	Examp No	support les: Past due or lump Give specific informa			usal support, child supp	ort, maintenance, divorce settlement, property	settlement
	Examp No	mounts someone of les: Unpaid wages, of benefits; unpaid	disabilit I loans	ty insurance		nefits, sick pay, vacation pay, workers' compe	nsation, Social Security
	Examp No		y, or life compa		nealth savings account ((HSA); credit, homeowner's, or renter's insura Beneficiary:	nce Surrender or refund
				,		,	value:
! !	f you a someoi No		a livin		a someone who has di ct proceeds from a life ir	ed isurance policy, or are currently entitled to rec	eive property because
	Examp No		oymen		you have filed a lawsu surance claims, or right	it or made a demand for payment s to sue	
	No	ontingent and unlid	•	ed claims of	every nature, includin	g counterclaims of the debtor and rights to	o set off claims
	No	ancial assets you d		already list			
						ny entries for pages you have attached	\$220.00
Part 5	Des	cribe Any Business-F	Related	Property You	Own or Have an Interest	In. List any real estate in Part 1.	
_	-	wn or have any legal to Part 6.	or equi	table interest	in any business-related p	property?	
	Yes. G	o to line 38.					

Case 18-07306 Doc 1 Filed 03/14/18 Entered 03/14/18 07:40:01 Desc Main Document

Page 14 of 44

Case number (if known) Debtor 1 **Antonio Del Mundo Henson** Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$0.00 Part 2: Total vehicles, line 5 \$4,711.00 57. Part 3: Total personal and household items, line 15 \$600.00 Part 4: Total financial assets, line 36 \$220.00 Part 5: Total business-related property, line 45 \$0.00

\$0.00

\$0.00

\$5,531.00

Copy personal property total

63. Total of all property on Schedule A/B. Add line 55 + line 62

Part 6: Total farm- and fishing-related property, line 52

Part 7: Total other property not listed, line 54

62. Total personal property. Add lines 56 through 61...

\$5,531.00

\$5,531.00

Case 18-07306 Doc 1 Filed 03/14/18 Entered 03/14/18 07:40:01 Desc Main

		I A A A A A A A A A A A A A A A A A A A	111 1 (1) 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
Fill in this infor	mation to identify your	case:		
Debtor 1	Antonio Del Mun	do Henson		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	e Amount of the exemption you claim		Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
2006 Chevrolet Silverado 168,000 miles	\$4,711.00		\$2,400.00	735 ILCS 5/12-1001(c)
Vehicle paid in full Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit	
2006 Chevrolet Silverado 168,000 miles	\$4,711.00		\$2,311.00	735 ILCS 5/12-1001(b)
Vehicle paid in full Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit	
Sofa, Tables, Chairs, Bed, Kitchenware, etc.	\$400.00		\$400.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
Television, Radio, Cell Phone, etc. Line from Schedule A/B: 7.1	\$100.00		\$100.00	735 ILCS 5/12-1001(b)
			100% of fair market value, up to any applicable statutory limit	
Used Clothes Line from Schedule A/B: 11.1	\$100.00		\$100.00	735 ILCS 5/12-1001(a)
Line from Goriedule A/D. 11.1			100% of fair market value, up to any applicable statutory limit	

Case 18-07306 Filed 03/14/18 Entered 03/14/18 07:40:01 Page 16 of 44 Document Case number (if known) Debtor 1 Antonio Del Mundo Henson Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B Cash 735 ILCS 5/12-1001(b) \$20.00 \$20.00 Line from Schedule A/B: 16.1 100% of fair market value, up to any applicable statutory limit **Checking: First Bank and Trust** 735 ILCS 5/12-1001(b) \$200.00 \$200.00 Line from Schedule A/B: 17.1 100% of fair market value, up to any applicable statutory limit (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

3.	Are you claiming a	homestead	exemption	of more	than	\$160,	375?
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Doc 1

- Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
 - No
 - Yes

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Case 18-07306 Doc 1 Filed 03/14/18 Entered 03/14/18 07:40:01 Desc Main

		17/1/11111		
Fill in this infor	mation to identify your	case:		
Debtor 1	Antonio Del Mun	do Henson		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this
				amended fili

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
 - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below.

Case 18-07306 Doc 1 Filed 03/14/18 Entered 03/14/18 07:40:01 Desc Main

`	545C 10 01000 L	Document	Page 18 of 44	J.OI DCGO Main
Fill in this info	ormation to identify your			
Debtor 1	Antonio Del Muno	do Henson		
Dobtor 1	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the:	NORTHERN DISTRICT OF	LLINOIS	
Case number				
(if known)				☐ Check if this is an
				amended filing
Official Ea	rm 106E/F			
		ho Have Unsecure	nd Claims	12/15
			PRITY claims and Part 2 for creditors with NO	
Schedule G: Exe Schedule D: Cre eft. Attach the C	ecutory Contracts and Unexpeditors Who Have Claims Sec	ired Leases (Official Form 1060 ured by Property. If more space	so list executory contracts on Schedule A/B: 3). Do not include any creditors with partially a is needed, copy the Part you need, fill it out b report in a Part, do not file that Part. On the	secured claims that are listed in , number the entries in the boxes on the
	All of Your PRIORITY Un			
	ditors have priority unsecure	d claims against you?		
No. Go t	o Part 2.			
☐ Yes.				
Part 2: List	All of Your NONPRIORIT	Y Unsecured Claims		
3. Do any cree	ditors have nonpriority unsec	cured claims against you?		
☐ No. You	have nothing to report in this p	art. Submit this form to the court v	with your other schedules.	
Yes.				
unsecured of	claim, list the creditor separately	y for each claim. For each claim lis	of the creditor who holds each claim. If a cred sted, identify what type of claim it is. Do not list control was a more than three nonpriority unsecured	claims already included in Part 1. If more
				Total claim
4.1 Barcl	ays Bank Deleware	Last 4 digits of	account number	Unknown
•	ority Creditor's Name	W/L	deletion and a	
_	ox 8803 ington, DE 19899-8803	When was the d	lebt incurred?	
	r Street City State Zlp Code		ou file, the claim is: Check all that apply	
Who in	curred the debt? Check one.			
■ Deb	otor 1 only	☐ Contingent		
☐ Deb	otor 2 only	☐ Unliquidated		
☐ Deb	otor 1 and Debtor 2 only	☐ Disputed		
☐ At le	east one of the debtors and and	other Type of NONPR	NORITY unsecured claim:	
☐ Che	eck if this claim is for a comr	munity	3	
debt	alaim auhiaattff10		urising out of a separation agreement or divorce to	that you did not
	claim subject to offset?	report as priority		hto.
■ No		•	sion or profit-sharing plans, and other similar del	บเร
☐ Yes	•	Other. Specif	y Credit card purchases	

Case 18-07306 Doc 1 Filed 03/14/18 Entered 03/14/18 07:40:01 Desc Main Document Page 19 of 44

Debtor 1 Antonio Del Mundo Henson Case number (if know) 4.2 \$318.66 Capital One Last 4 digits of account number Nonpriority Creditor's Name PO Box 30253 When was the debt incurred? Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit card purchases ☐ Yes 4.3 **CITI Card** Last 4 digits of account number \$645.86 Nonpriority Creditor's Name When was the debt incurred? PO Box 6241 Sioux Falls, SD 57117 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Credit card purchases Other. Specify 4.4 **Credit One Bank** 5873 \$499.09 Last 4 digits of account number Nonpriority Creditor's Name PO Box 98873 When was the debt incurred? Las Vegas, NV 89193-8873 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit card purchases ☐ Yes

Case 18-07306 Doc 1 Filed 03/14/18 Entered 03/14/18 07:40:01 Desc Main Document Page 20 of 44

Debtor 1 Antonio Del Mundo Henson Case number (if know) 4.5 \$522.81 **Discover Financial Services** Last 4 digits of account number Nonpriority Creditor's Name PO Box 15316 When was the debt incurred? Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit card purchases ☐ Yes 4.6 Fifth Third Bank Last 4 digits of account number \$2,253.04 Nonpriority Creditor's Name When was the debt incurred? 5050 Kingsley Dr. Cincinnati, OH 45227 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Credit card purchases Other. Specify 4.7 **First National Bank of Omaha** \$8,561.66 Last 4 digits of account number 5769 Nonpriority Creditor's Name PO Box 3412 When was the debt incurred? **Omaha, NE 68103** Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes

Case 18-07306 Doc 1 Filed 03/14/18 Entered 03/14/18 07:40:01 Desc Main

Page 21 of 44 Case number (if know) Document Debtor 1 Antonio Del Mundo Henson

PNC Bank Credit Card	Last 4 digits of account number	\$3,232.29
Nonpriority Creditor's Name		
PO Box 5570	When was the debt incurred?	
Mailstop BR-YB58-01-5		
Cleveland, OH 44101		
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
s the claim subject to offset?	report as priority claims	
No	☐ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	■ Other. Specify Credit card purchases	

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
	6f.	Student loans	6f.	Total Claim
Total	OI.	Student Idans	OI.	\$ 0.00
claims from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 16,033.41
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 16,033.41

Case 18-07306 Doc 1 Filed 03/14/18 Entered 03/14/18 07:40:01 Desc Main

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Fill in this infor	mation to identify your	case:		
Debtor 1	Antonio Del Mun	do Henson		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(4.1.1.2.11.)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	r company with Name, Number	h whom you have the er, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.3					
0	Name				_
	Number	Street			
	City		State	ZIP Code	_
2.4	•				
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				_
	Number	Street			_
	City		State	ZIP Code	<u> </u>
	٠,		3. 3	0000	

Case 18-07306 Doc 1 Filed 03/14/18 Entered 03/14/18 07:40:01 Desc Main

		Docume	nt Page 23 d	of 44	
Fill in this	information to identify your	case:			
Debtor 1	Antonio Del Mun	do Honson			
Debior 1	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing	g) First Name	Middle Name	Last Name		
United Stat	es Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Casa numb	20#				
Case numb (if known)	Dei				☐ Check if this is an
					amended filing
Sched Codebtors a beople are sill it out, ar		re also liable for any debta ally responsible for supp boxes on the left. Attach	lying correct informat the Additional Page t	tion. If more space is need	12/15 as possible. If two married led, copy the Additional Page, any Additional Pages, write
	ou have any codebtors? (If			e as a codebtor.	
,	,	you are iiii.g a joiiii oace, c			
■ No □ Yes					
Arizona No.	nin the last 8 years, have you a, California, Idaho, Louisiana Go to line 3. . Did your spouse, former spo	, Nevada, New Mexico, Pu	erto Rico, Texas, Wash		ates and territories include
in line Form 1	2 again as a codebtor only	f that person is a guarant	or or cosigner. Make	sure you have listed the c	ith you. List the person shown reditor on Schedule D (Official nedule E/F, or Schedule G to fil
	Column 1: Your codebtor lame, Number, Street, City, State and Z	IP Code		Column 2: The credite Check all schedules the	or to whom you owe the debt nat apply:
2.4				Cabadula D lina	
3.1	Name			Schedule D, line	
				☐ Schedule E/F, line☐ Schedule G, line☐	
_				Scriedule G, line	
	Number Street City	State	ZIP Code		
3.2				☐ Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
	Number Street			_	
	City	State	ZIP Code		

Case 18-07306 Doc 1 Filed 03/14/18 Entered 03/14/18 07:40:01 Desc Main Document Page 24 of 44

							•			
	in this information to btor 1	, ,	ase: Mundo Henson							
	btor 2 buse, if filing)					_				
Uni	ited States Bankrupt	cy Court for the	: NORTHERN DISTRIC	T OF ILLINOIS						
	se number nown)						Check if this is: An amende A supplement 13 income a	d filing ent show	ing postpetition following date:	chapter
0	fficial Form	106I					MM / DD/ Y	YYY		
S	chedule I: `	Your Inc	ome							12/15
sup spo atta	plying correct info use. If you are sep ich a separate shee	rmation. If you arated and you	sible. If two married peo are married and not filii r spouse is not filing wi On the top of any additi	ng jointly, and your s th you, do not inclu	spouse de infor	is liv mati	ing with you, inclu on about your spo	ude info ouse. If n	rmation about nore space is	your needed,
1.	Fill in your emplo	ployment		Debtor 1			Debtor 2	Debtor 2 or non-filing spouse		
	If you have more tattach a separate	•	Employment status	☐ Employed	Employed		■ Emplo	■ Employed		
	information about			■ Not employed	ot employed			☐ Not employed		
	employers.		Occupation	Retired			Sales C	lerk		
	Include part-time, self-employed wor		Employer's name				Target			
	Occupation may in or homemaker, if i		Employer's address				Mail Sto	p NCE	arkway North -0242 //N 55445	1
			How long employed the	nere?						
Pai	rt 2: Give Det	ails About Mor	thly Income							
	imate monthly inco use unless you are s		ate you file this form. If y	you have nothing to re	eport for	any	line, write \$0 in the	space. I	nclude your noi	n-filing
	ou or your non-filing : e space, attach a se		ore than one employer, co	ombine the information	n for all	empl	oyers for that perso	n on the	lines below. If	you need
							For Debtor 1		ebtor 2 or iling spouse	
2.			ry, and commissions (becalculate what the month)		2.	\$	0.00	\$	772.41	
3.	Estimate and list	monthly overti	ime pay.		3.	+\$	0.00	+\$	0.00	
4.	Calculate gross I	ncome. Add lir	ne 2 + line 3.		4.	\$	0.00	\$	772.41	

Case 18-07306 Doc 1 Filed 03/14/18 Entered 03/14/18 07:40:01 Desc Main Document Page 25 of 44

Deb	tor 1	Antonio Del Mundo Henson	_	C	Case numb	er (if kr	own)				
					For Deb	tor 1			or Debtor		
	Сор	y line 4 here	4.		\$	C	0.00	\$,,, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	772.41	_
5.	List	all payroll deductions:									
	5a. 5b.	Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans	5a. 5b.		\$		0.00	\$ \$		96.43	
	5c.	Voluntary contributions for retirement plans	5c.		\$		0.00	\$		0.00	_
	5d.	Required repayments of retirement fund loans	5d.		\$	C	0.00	\$		0.00)
	5e.	Insurance	5e.		\$		0.00	\$_		0.00	
	5f.	Domestic support obligations	5f.		\$		0.00	\$_		0.00	
	5g. 5h.	Union dues Other deductions. Specify:	5g. 5h.		\$		0.00	\$ + \$		0.00	
_					· —						_
6.		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$		0.00	\$ __		96.43	_
7.	Cald	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$		0.00	\$_		675.98	<u> </u>
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.		\$	C	0.00	\$		0.00)
	8b.	Interest and dividends	8b.		\$		0.00	\$		0.00	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	-	\$	C	0.00	\$		0.00)
	8d.	Unemployment compensation	8d.		\$	C	0.00	\$		0.00)
	8e.	Social Security	8e.		\$	290	0.00	\$		563.90)
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.		\$		0.00	\$		0.00	
	8g. 8h.	Pension or retirement income	8g. 8h.		\$		0.00	\$_		0.00	_
	OII.	Other monthly income. Specify:	011.	.+	Φ		0.00	+ ə —		0.00	<u>) </u>
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	<u> </u>	290	0.00	\$_		563.9	90
10.	Cald	culate monthly income. Add line 7 + line 9.	10.	\$	29	0.00	+ \$	1	,239.88	= \$	1,529.88
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		· —			' -		,		1,020.00
11.	Inclu othe	e all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your or friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not acify:	depe						Schedule	∍ J. +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certaines								\$	1,529.88
13	Dov	you expect an increase or decrease within the year after you file this form	?							Comb	ined ily income
10.	5 0,	No.	•								
	$\overline{}$	Yes Explain:									

Case 18-07306 Doc 1 Filed 03/14/18 Entered 03/14/18 07:40:01 Desc Main Document Page 26 of 44

Fill	in this information to identify yo	our case:					
Deb	otor 1 Antonio Del	Mundo H	enson		Che	eck if this is:	
	otor 2 ouse, if filing)					An amended filing A supplement show 13 expenses as of	wing postpetition chapter the following date:
Unit	ted States Bankruptcy Court for the	: NORTH	ERN DISTRICT OF ILLING	OIS		MM / DD / YYYY	
Cas	se number						
(If k	nown)						
Ot	fficial Form 106J						
S	chedule J: Your	Expen	ses				12/15
Be info	as complete and accurate as ormation. If more space is ne nber (if known). Answer eve	possible.	If two married people are	e filing together, beform. On the top of	oth are equ f any additi	ually responsible fo ional pages, write y	or supplying correct your name and case
	Describe Your House	ehold					
1.	Is this a joint case? No. Go to line 2.						
	Yes. Does Debtor 2 live	in a separa	ate household?				
	□ No						
	☐ Yes. Debtor 2 mus	st file Officia	al Form 106J-2, <i>Expenses</i>	for Separate House	ehold of Del	otor 2.	
2.	Do you have dependents?	■ No					
	Do not list Debtor 1 and Debtor 2.	☐ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state the						□ No
	dependents names.						□ Yes □ No
							☐ Yes
							□ No
							☐ Yes
							□ No □ Yes
3.	Do your expenses include		No				— 103
	expenses of people other t yourself and your depende		Yes				
D	<u> </u>						
Est	t 2: Estimate Your Ongoi cimate your expenses as of your enses as of a date after the colicable date.	our bankrı	ptcy filing date unless y				
the	lude expenses paid for with value of such assistance an ficial Form 106I.)					Your exp	enses
4.	The rental or home owners payments and any rent for the			nclude first mortgag	e 4.	\$	599.00
	If not included in line 4:						
	4a. Real estate taxes				4a.	\$	0.00
	4b. Property, homeowner's				4b.	\$	0.00
	4c. Home maintenance, re				4c.	•	30.00
5.	4d. Homeowner's associate Additional mortgage payments			me equity loans	4d. 5.	·	0.00

Case 18-07306 Doc 1 Filed 03/14/18 Entered 03/14/18 07:40:01 Desc Main Document Page 27 of 44

Antonio	Del Mundo Henson	Case num	ber (if known)	
lities:				
	heat, natural gas	6a.	\$	60.00
•	<u> </u>		· -	0.00
			·	20.00
•			·	90.00
			· ·	
				400.00
			·	0.00
	•			80.00
			· ·	60.00
	•	11.	\$	120.00
		12.	\$	160.00
		ooks 13.	\$	0.00
			· ·	0.00
			*	0.00
	surance deducted from your pay or included in lines	4 or 20.		
	, , ,		\$	0.00
o. Health insu	urance	15b.	\$	0.00
c. Vehicle ins	surance		·	86.00
				0.00
			*	0.00
	cidad taxes deducted from your pay of included in inf		\$	0.00
			*	0.00
 Car payme 	ents for Vehicle 2	17b.	\$	0.00
c. Other. Spe	ecify:	17c.	\$	0.00
d. Other. Spe	ecify:	17d.	\$	0.00
				0.00
		.a o		0.00
	s you make to support others who do not live with	-	\$	0.00
			· ·	0.00
 Real estate 	e taxes	20b.	\$	0.00
c. Property, h	nomeowner's, or renter's insurance	20c.	\$	0.00
d. Maintenan	ce, repair, and upkeep expenses	20d.	\$	0.00
e. Homeowne	er's association or condominium dues	20e.	\$	0.00
ner: Specify:		21.	+\$	0.00
				3.00
-	- ·			
	•			1,705.00
o. Copy line 22	2 (monthly expenses for Debtor 2), if any, from Officia	l Form 106J-2	\$	
c. Add line 22a	a and 22b. The result is your monthly expenses.		\$	1,705.00
loulate vous s	monthly net income			
		000	¢	4 500 00
				1,529.88
o. Copy your	monthly expenses from line 22c above.	23b.	-\$	1,705.00
	our monthly expenses from your monthly income.			-175.12
c. Subtract ye	our monthly expenses norm your monthly income.			-1/5/12
	is your monthly net income.	23c.	\$	170.12
The result	is your <i>monthly net income.</i> In increase or decrease in your expenses within t	he year after you file this	form?	
The result you expect a example, do yo	is your monthly net income. In increase or decrease in your expenses within to u expect to finish paying for your car loan within the year or or the second	he year after you file this	form?	
The result you expect a example, do yo	is your <i>monthly net income.</i> In increase or decrease in your expenses within t	he year after you file this	form?	
	ilities: Electricity, Water, sev Telephone Other. Spe od and house ilidcare and c othing, laundi rsonal care p edical and der ansportation. In not include ca atertainment, of a Life insura b. Health insura b. Health insura b. Health insura b. Car payme c. Other insu xes. Do not include insu a Car payme c. Other. Spe d. Other. Spe d. Other. Spe ducted from y her payments ducted from y her payments ecify: a. Mortgages b. Real estate c. Property, P d. Maintenan e. Homeowne her: Specify: Iculate your r a. Add lines 4 b. Copy line 22 c. Add line 22 c. Iculate your r a. Copy line 22 c. Iculate your r	ilities: Electricity, heat, natural gas Water, sewer, garbage collection Telephone, cell phone, Internet, satellite, and cable services Other. Specify: Cable od and housekeeping supplies ilidcare and children's education costs othing, laundry, and dry cleaning resonal care products and services dical and dental expenses ansportation. Include gas, maintenance, bus or train fare. Include car payments. Itertainment, clubs, recreation, newspapers, magazines, and be laritable contributions and religious donations surance. Include insurance deducted from your pay or included in lines a Life insurance b. Health insurance c. Vehicle insurance d. Other insurance. Specify: xes. Do not include taxes deducted from your pay or included in line cify: stallment or lease payments: a. Car payments for Vehicle 1 b. Car payments for Vehicle 2 c. Other. Specify: d. Other. Specify: ur payments of alimony, maintenance, and support that you di ducted from your pay on line 5, Schedule I, Your Income (Offic her payments you make to support others who do not live with ecify: her real property expenses not included in lines 4 or 5 of this fo a. Mortgages on other property b. Real estate taxes c. Property, homeowner's, or renter's insurance d. Maintenance, repair, and upkeep expenses e. Homeowner's association or condominium dues her: Specify: liculate your monthly expenses a. Add lines 4 through 21. b. Copy line 22 (monthly expenses for Debtor 2), if any, from Officia c. Add lines 22a and 22b. The result is your monthly expenses. liculate your monthly net income. a. Copy line 12 (your combined monthly income) from Schedule I.	ilities: i. Electricity, heat, natural gas i. Water, sewer, garbage collection Telephone, cell phone, Internet, satellite, and cable services 6c. Other. Specify: Cable od and housekeeping supplies 7. ilidcare and children's education costs iildcare and children's education costs obthing, laundry, and dry cleaning rsonal care products and services 10. include gas, maintenance, bus or train fare. Into include car payments. Itertainment, clubs, recreation, newspapers, magazines, and books 13. iaritable contributions and religious donations Include insurance deducted from your pay or included in lines 4 or 20. a. Life insurance I. Health insurance I. Vehicle insurance I. Car payments for Vehicle 1 I. Car payments for Vehicle 2 I. Car payments for Vehicle 2 I. Other. Specify: I. Tra. I. Other. Specify: I. Other. Specify: I. Tra. I. Other. Specify: I.	lilities: Electricity, heat, natural gas Electricity, heat, natural gas Water, sewer, garbage collection Bob. \$ Water, sewer, garbage collection Cher, Specify: Cable Od and housekeeping supplies Other. Specify: Cable Od and housekeeping supplies 7. \$ Ididare and children's education costs 8. \$ Sothing, laundry, and dry cleaning 9. \$ rsonal care products and services 10. \$ dictical and dental expenses 11. \$ ansportation. Include gas, maintenance, bus or train fare. Inot include car payments. Itertainment, clubs, recreation, newspapers, magazines, and books 13. \$ saritable contributions and religious donations Itertainment, clubs, recreation, newspapers, magazines, and books 13. \$ surance. Inot include car payments. Inot include insurance deducted from your pay or included in lines 4 or 20. Inot include insurance Ino

Case 18-07306 Doc 1 Filed 03/14/18 Entered 03/14/18 07:40:01 Desc Main Document Page 28 of 44

Fill in this inform	mation to identify your	case:			
Debtor 1	Antonio Del Mun	do Henson			
	First Name	Middle Name	Last Name		-
Debtor 2					_
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		-
Case number					
(if known)					☐ Check if this is an
					amended filing
Official Forn					
Declarat	ion About a	ın Individual	Debtor's	Schedules	12/15
You must file this obtaining money years, or both. 1	s form whenever you fi	n connection with a ban	s or amended sched	dules. Making a false	statement, concealing property, or 50,000, or imprisonment for up to 20
	y or agree to pay some	one who is NOT an atto	rney to help you fill	out bankruptcy form	s?
■ No					
☐ Yes. N	Name of person			Attach	Bankruptcy Petition Preparer's Notice,
				Declar	ration, and Signature (Official Form 119)
	Ity of perjury, I declare e true and correct.	that I have read the sum	nmary and schedule	es filed with this decla	aration and
X /s/ Anto	onio Del Mundo Hen	son	X		
	o Del Mundo Henso re of Debtor 1	n	Signatu	ure of Debtor 2	

Date

Date March 14, 2018

Case 18-07306 Doc 1 Filed 03/14/18 Entered 03/14/18 07:40:01 Desc Main Document Page 29 of 44

Fill	in this infor	mation to identify you	case:							
Del	otor 1	Antonio Del Mur	ido Henson							
		First Name	Middle Name	Last Name						
	otor 2 ouse if, filing)	First Name	Middle Name	Last Name						
Uni	ted States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS						
· · · ·		annuapto, court to the								
	se number _					Check if this is an amended filing				
Sta	as complete	of Financial A	ble. If two married people	duals Filing for B are filing together, both are	equally responsible for su					
num	nber (if know	n). Answer every ques	stion.	•	,,					
Par	t 1: Give I	Details About Your Ma	rital Status and Where Yo	u Lived Before						
1.	What is you	ır current marital statu	s?							
	■ Married Not ma									
2.	During the l	last 3 years, have you	lived anywhere other than	where you live now?						
	■ No									
	Yes. List all of the places you lived in the last 3 years. Do not include where you live now.									
	Debtor 1 P	rior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there				
3. state				gal equivalent in a commun evada, New Mexico, Puerto R						
	■ No □ Yes. Ma	ake sure you fill out <i>Sch</i>	nedule H: Your Codebtors (C	Official Form 106H).						
Par	t 2 Expla	in the Sources of You	r Income							
4.	Fill in the tot	al amount of income you	u received from all jobs and	ng a business during this ye all businesses, including part- ve together, list it only once ur	time activities.	lendar years?				
	■ No □ Yes. Fi	Il in the details.								
			Debtor 1		Debtor 2					
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)				

Case 18-07306 Doc 1 Filed 03/14/18 Entered 03/14/18 07:40:01 Desc Main Document Page 30 of 44 Case number (if known)

5.	Include include and other	come regard public benef	lless of wheth fit payments;	ner that income i pensions; rental		of other income are a idends; money collect	alimony; child supp cted from lawsuits;	royalties; and	curity, unemployment, gambling and lottery		
	List each source and the gross income from each source separately. Do not include income that you listed in line 4.										
	□ No										
	_	Fill in the de	etails.								
				D-1-1			Dalitano				
				Debtor 1 Sources of in Describe below	v. eacl	ss income from n source ore deductions and usions)	Debtor 2 Sources of inc Describe below.		Gross income (before deductions and exclusions)		
From January 1 of current year until the date you filed for bankruptcy:		Social Secu Benefits	rity	\$918.00							
	or last calen anuary 1 to		31, 2017)	Social Secu Benefits	rity	\$3,672.00					
	or the calend anuary 1 to			Social Secu Benefits	rity	\$3,672.00					
	■ Yes.	During the No. Yes * Subject	90 days before Go to line 7 List below expaid that crunot include to adjustment or Debtor 2 or 90 days before Go to line 7 List below exinclude pay	pre you filed for becach creditor. Do not in payments to and ton 4/01/19 and to be you filed for becach creditor to be each creditor to be ach cre		ay any creditor a total of \$6,425* or more omestic support obliquency case. hat for cases filed on a support of the control of the control of \$600 or more an other cases are control of \$600 or more an other cases.	in one or more pay gations, such as che or after the date or all of \$600 or more?	ments and the ild support an f adjustment.	d alimony. Alsó, do		
	Creditor'	s Name and	d Address	Da	tes of payment	Total amount paid	Amount you still owe	Was this pa	ayment for		
7. Within 1 year before you filed for bankruptcy, did you make a Insiders include your relatives; any general partners; relatives of of which you are an officer, director, person in control, or owner of a business you operate as a sole proprietor. 11 U.S.C. § 101. Including No						ent on a debt you oneral partners; partners more of their voting	erships of which you g securities; and ar	u are a genera ny managing a	al partner; corporations agent, including one for		
		Name and	nents to an in: Address	_	tes of payment	Total amount	Amount you	Reason for	this payment		
				-		paid	still owe				

Entered 03/14/18 07:40:01 Desc Main Case 18-07306 Doc 1 Filed 03/14/18

Page 31 of 44 Case number (if known) Document Debtor 1 Antonio Del Mundo Henson

8.	Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider.									
	■ No									
	☐ Yes. List all payments to an insider									
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for Include cred	this payment ditor's name				
Par	t 4: Identify Legal Actions, Repossession	ns, and Foreclosures								
9.	Within 1 year before you filed for bankrupt List all such matters, including personal injury modifications, and contract disputes.									
	■ No □ Yes. Fill in the details.									
	Case title Case number	Nature of the case	Court or agency		Status of th	ne case				
	Within 1 year before you filed for bankrupt Check all that apply and fill in the details below		erty repossessed, f	foreclosed, garnis	shed, attached	d, seized, or levied?				
	No. Go to line 11.									
	Yes. Fill in the information below.									
	Creditor Name and Address	Describe the Property		Date		Value of the property				
		Explain what happened								
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment bec ■ No □ Yes. Fill in the details.		uding a bank or fii	nancial institutior	n, set off any a	amounts from your				
	Creditor Name and Address	Describe the action the	creditor took	Date taker	action was	Amount				
12.	Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?									
	■ No □ Yes									
Par	t 5: List Certain Gifts and Contributions									
13.	Within 2 years before you filed for bankrup No	otcy, did you give any gifts	s with a total value	of more than \$60	00 per person	?				
	Yes. Fill in the details for each gift.									
	Gifts with a total value of more than \$600 per person	Describe the gifts		Date: the g	s you gave ifts	Value				
	Person to Whom You Gave the Gift and Address:									
14.	Within 2 years before you filed for bankrup No		s or contributions	with a total value	of more than	\$600 to any charity?				
	Yes. Fill in the details for each gift or con			_						
	Gifts or contributions to charities that tot more than \$600 Charities Name	al Describe what you	contributed		s you ributed	Value				
	Address (Number, Street, City, State and ZIP Code)									
Par	t 6: List Certain Losses									

Official Form 107

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster,

Case 18-07306 Doc 1 Filed 03/14/18 Entered 03/14/18 07:40:01 Desc Main Page 32 of 44 Case number (if known) Document Debtor 1 Antonio Del Mundo Henson or gambling? Nο Yes. Fill in the details. Describe any insurance coverage for the loss Describe the property you lost and Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. No Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of **Address** transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You Paul P. Rivera \$335.00 Filing Fee 03/12/2018 \$650.00 3500 W. Peterson Ave., Suite 405 \$315.00 Attorney's Fees Chicago, IL 60659 www.paulriveralaw.com **Debtor** 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of **Address** transferred or transfer was payment made Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details. **Person Who Received Transfer** Date transfer was Description and value of Describe any property or **Address** property transferred payments received or debts made paid in exchange Person's relationship to you

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

No

Yes. Fill in the details.

Name of trust Description and value of the property transferred Date Transfer was made

Filed 03/14/18 Entered 03/14/18 07:40:01 Desc Main Case 18-07306 Doc 1 Page 33 of 44 Case number (if known) Document

Debtor 1 **Antonio Del Mundo Henson**

Pai	t 8:	List of Certain Financial Accounts, In	strui	ments. Safe Depo	sit Boxes. and St	orage Ur	nits				
	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?										
		lude checking, savings, money market, uses, pension funds, cooperatives, asso No					sit; shares in banks, credi	t ur	nions, brokerage		
		Yes. Fill in the details.									
		ume of Financial Institution and Idress (Number, Street, City, State and ZIP de)		st 4 digits of count number	Type of acco	unt or	Date account was closed, sold, moved, or transferred		Last balance before closing or transfer		
21.		you now have, or did you have within 1 sh, or other valuables?	year	before you filed f	or bankruptcy, a	ny safe d	eposit box or other depos	itoı	ry for securities,		
		No									
		Yes. Fill in the details.									
		ume of Financial Institution Idress (Number, Street, City, State and ZIP Code)		Who else had a Address (Number State and ZIP Code)		Describ	e the contents		Do you still have it?		
00		, and the second									
22.	Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?										
		No									
		Yes. Fill in the details.									
		me of Storage Facility		Who else has o	r had access	Describ	e the contents		Do you still		
	Address (Number, Street, City, State and ZIP Code)			to it? Address (Number State and ZIP Code)	, Street, City,				have it?		
Pai	t 9:	Identify Property You Hold or Control	for	Someone Fise							
		a nationally reports real relations of control		2011100110 2100							
23.	Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.										
	101	someone.									
		No									
		Yes. Fill in the details.									
		vner's Name Idress (Number, Street, City, State and ZIP Code)		Where is the pro (Number, Street, City Code)		Describ	e the property		Value		
Pai	t 10	Give Details About Environmental Inf	orm	ation							
ı aı		Give Details About Environmental in	011110								
For	the	purpose of Part 10, the following definiti	ions	apply:							
	tox	vironmental law means any federal, state ic substances, wastes, or material into tulations controlling the cleanup of these	he a	ir, land, soil, surfa	ce water, ground						
	Site	e means any location, facility, or propert bwn, operate, or utilize it, including disp	y as	defined under an		law, whe	ther you now own, operate	e, o	r utilize it or used		
	Haz	zardous material means anything an env ardous material, pollutant, contaminant	iron	mental law define	s as a hazardous	s waste, l	nazardous substance, toxi	C S	ubstance,		
Rep	ort a	all notices, releases, and proceedings th	at vo	ou know about. re	gardless of wher	n thev oc	curred.				
·		s any governmental unit notified you tha	•	·		•		me	ntal law?		
	=	No Yes. Fill in the details.									
		ime of site Idress (Number, Street, City, State and ZIP Code)		Governmental u	ınit , Street, City, State and		ironmental law, if you w it		Date of notice		

ZIP Code)

Case 18-07306 Doc 1 Filed 03/14/18 Entered 03/14/18 07:40:01 Desc Main Page 34 of 44 Case number (if known) Document Debtor 1 Antonio Del Mundo Henson

25. Have you notified any governmental unit of any release of hazardous material?								
		No Yes. Fill in the details.						
		ne of site lress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	d	Environmental law, if you know it	Date of notice		
26.	Have	you been a party in any judicial or ad	ministrative proceeding under any envi	ironn	nental law? Include settlements a	and orders.		
		No Yes. Fill in the details.						
		e Title e Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nat	ure of the case	Status of the case		
Par	t 11:	Give Details About Your Business or	Connections to Any Business					
27.		 □ A sole proprietor or self-employed □ A member of a limited liability complement □ A partner in a partnership □ An officer, director, or managing explored □ An owner of at least 5% of the votir No. None of the above applies. Go to 	ng or equity securities of a corporation	, eitho	er full-time or part-time	business?		
	Add	iness Name Iress Iress Iber, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper		Employer Identification numbe Do not include Social Security Dates business existed			
28.	insti	in 2 years before you filed for bankrup tutions, creditors, or other parties. No Yes. Fill in the details below.	tcy, did you give a financial statement	to an	yone about your business? Inclu	ude all financial		
		ne Iress ber, Street, City, State and ZIP Code)	Date Issued					
Par	t 12:	Sign Below						
are t with	rue a a ba	nd correct. I understand that making a	nancial Affairs and any attachments, ar I false statement, concealing property, \$250,000, or imprisonment for up to 20	or ob	otaining money or property by fra			
An	tonic	nio Del Mundo Henson Del Mundo Henson e of Debtor 1	Signature of Debtor 2					
Dat	e <u>N</u>	larch 14, 2018	Date					
Did : ■ N □ Y	lo	ttach additional pages to Your Statem	ent of Financial Affairs for Individuals I	Filing	g for Bankruptcy (Official Form 10	07)?		
Did : ■ N		ay or agree to pay someone who is no	t an attorney to help you fill out bankru	uptcy	forms?			
	es. N al Fori		uptcy Petition Preparer's Notice, Declarationent of Financial Affairs for Individuals Filing		,	page 6		

Case 18-07306 Doc 1 Filed 03/14/18 Entered 03/14/18 07:40:01 Desc Main Page 35 of 44
Case number (if known) Document

Debtor 1 Antonio Del Mundo Henson

Official Form 107

Case 18-07306 Doc 1 Filed 03/14/18 Entered 03/14/18 07:40:01 Desc Main Document Page 36 of 44

Debtor 1	Antonio Del Mune	do Henson			
	First Name	Middle Name	Last Name		
Debtor 2					
Spouse if, filing)	First Name	Middle Name	Last Name		
United States Baccase number	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
if known)				☐ Check if the amended	

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	<u>_</u>
Description of	☐ Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	
Description of	Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	
Description of	Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□No

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

Case 18-07306 Doc 1 Filed 03/14/18 Entered 03/14/18 07:40:01 Desc Main Document Page 37 of 44

Debtor 1	Antonio Del Mundo Henson	Case number (if known	n)
prope	iption of	 □ Retain the property and redeem it. □ Retain the property and enter into a Reaffirmation Agreement. □ Retain the property and [explain]: 	☐ Yes
n the inf	ormation below. Do not list real estate lease	nses isted in Schedule G: Executory Contracts and Unexpir s. Unexpired leases are leases that are still in effect; the se if the trustee does not assume it. 11 U.S.C. § 365(p)	he lease period has not yet ended.
Describe	e your unexpired personal property leases		Will the lease be assumed?
Lessor's Descripti Property	ion of leased		□ No
Lessor's Descripti Property	ion of leased		□ No □ Yes
Lessor's Descripti Property	ion of leased		□ No □ Yes
Lessor's Descripti Property	ion of leased		□ No □ Yes
Lessor's Descripti Property	ion of leased		□ No
Lessor's Descripti Property	ion of leased		□ No
Lessor's Descripti Property	ion of leased		□ No
Part 3: Jnder pe	Sign Below enalty of perjury, I declare that I have indicate	ed my intention about any property of my estate that s	
	that is subject to an unexpired lease.		
An	Antonio Del Mundo Henson tonio Del Mundo Henson nature of Debtor 1	X Signature of Debtor 2	
Dat	e March 14. 2018	Date	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 18-07306 Doc 1 Filed 03/14/18 Entered 03/14/18 07:40:01 Desc Main Document Page 42 of 44

B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In re	Antonio Del Mundo Henson		Case No.	
		Debtor(s)	Chapter	7
	DISCLOSURE OF COMPEN	NSATION OF ATTO	RNEY FOR DE	BTOR(S)
C	orrsuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(compensation paid to me within one year before the filing rendered on behalf of the debtor(s) in contemplation of	g of the petition in bankruptcy	y, or agreed to be paid t	o me, for services rendered or to
	For legal services, I have agreed to accept		s	965.00
	Prior to the filing of this statement I have received		\$	315.00
	Balance Due		\$	650.00
2. T	he source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3. T	ne source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4 . ■	I have not agreed to share the above-disclosed comp	ensation with any other person	n unless they are memb	ers and associates of my law firm.
[I have agreed to share the above-disclosed compensations copy of the agreement, together with a list of the name			
5. I	n return for the above-disclosed fee, I have agreed to re	nder legal service for all aspec	cts of the bankruptcy ca	ase, including:
b c.	Analysis of the debtor's financial situation, and rende Preparation and filing of any petition, schedules, state Representation of the debtor at the meeting of creditor [Other provisions as needed] Negotiations with secured creditors to reaffirmation agreements and application 522(f)(2)(A) for avoidance of liens on how	ement of affairs and plan which ors and confirmation hearing, a educe to market value; ex ons as needed; preparatio	th may be required; and any adjourned hear cemption planning;	ings thereof; preparation and filing of
6. B	y agreement with the debtor(s), the above-disclosed fee Representation of the debtors in any dis any other adversary proceeding.			s, relief from stay actions or
		CERTIFICATION		
	certify that the foregoing is a complete statement of any nkruptcy proceeding.	y agreement or arrangement for	or payment to me for re	presentation of the debtor(s) in
Ма	rch 14, 2018	/s/ Paolo P. Rive	era	
Da	te	Paolo P. Rivera Signature of Attorn Paolo P. Rivera, 3500 W. Peterso Suite 405 Chicago, IL 606; 7734637102 Fa: privera02@yaho	PC in Ave. 59 x: 7734637106	

United States Bankruptcy Court Northern District of Illinois

In re	Antonio Del Mundo Henson		Case No.		
		Debtor(s)	Chapter	7	
	VERIFICATION OF CREDITOR MATRIX				
	Number of Creditors: 8				
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.				
Date:	March 14, 2018	/s/ Antonio Del Mundo Henson Antonio Del Mundo Henson Signature of Debtor			

Barclays Bank Deleware PO Box 8803 Wilmington, DE 19899-8803

Capital One PO Box 30253 Salt Lake City, UT 84130

CITI Card PO Box 6241 Sioux Falls, SD 57117

Credit One Bank PO Box 98873 Las Vegas, NV 89193-8873

Discover Financial Services PO Box 15316 Wilmington, DE 19850

Fifth Third Bank 5050 Kingsley Dr. Cincinnati, OH 45227

First National Bank of Omaha PO Box 3412 Omaha, NE 68103

PNC Bank Credit Card PO Box 5570 Mailstop BR-YB58-01-5 Cleveland, OH 44101